

**Information to identify the case:**

Debtor 1	<u>Kyle Eric Crozier</u>	Social Security number or ITIN	<b>xxx-xx-5547</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of Utah</b>			
Case number:	<b>16-25368 KRA</b>	Chapter 7	Petition date: 6/21/16

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kyle Eric Crozier  
dba Independent Real Estate Assistant

1/27/17

**By the court:** Kevin R. Anderson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Kyle Eric Crozier  
 Debtor

Case No. 16-25368-KRA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Jan 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2017.

db	+Kyle Eric Crozier, 4131 South Middle Park Lane, Salt Lake City, UT 84119-5207
cr	+21, LLC, P. O. Box 2308, Salt Lake City, UT 84110-2308
10300749	+Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
10300752	+DEUTSCHE BK NATL TRUST, 60 Wall Street, New York, NY 10005-2858
10300750	+David Crozier, 4131 S Middle Park Lane, Salt Lake City, UT 84119-5207
10300753	+Knight Adjustment Bureau, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
10300754	+Lindsey Dudevoir, 6975 S Union Park Center 120, Midvale, UT 84047-6094
10322724	+R. C. Willey Financial Services, P.O.Box 65320, Salt Lake City, Utah 84165-0320
10300756	+RC Willey Home Furnishings, 2301 S 300 W, Salt Lake City, UT 84115-2516
10300757	+Reid Tateoka, Attorney, 15 West South Temple, Suite 1000, Salt Lake City, UT 84101-1553

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QERLOVERIDGE.COM Jan 28 2017 00:43:00 Elizabeth R. Loveridge tr, Woodbury & Kesler, 525 East 100 South, Suite 300, P.O. Box 3358, Salt Lake City, UT 84110-3358
10300751	+E-mail/Text: joseph.fitu@dfcu.com Jan 28 2017 00:40:49 Deseret First Fcu, 147 No. 200 W, Salt Lake City, UT 84103-1529
10420288	+E-mail/Text: wendy@mountainlandcollections.com Jan 28 2017 00:40:50 Mountain Land Collections, Law Offices of Quinn M. Kofford, POB 1425, American Fork UT 84003-6425
10300755	+E-mail/Text: wendy@mountainlandcollections.com Jan 28 2017 00:40:50 Mountainland Collections, Po Box 1280, American Fork, UT 84003-6280

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Armand J. Howell on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan armand@hwmlawfirm.com, meghan@hwmlawfirm.com; armandh@ecf.courtdrive.com

Armand J. Howell on behalf of Creditor Ralph Partners II armand@hwmlawfirm.com, meghan@hwmlawfirm.com; armandh@ecf.courtdrive.com

Elizabeth R. Loveridge tr eloveridge@wklawpc.com, rchristensen@wklawpc.com; eloveridge@ecf.epiqsystems.com

John Cole Cooper on behalf of Debtor Kyle Eric Crozier j.colecooperlaw@gmail.com

Lon Jenkins tr on behalf of Trustee Lon Jenkins tr ecfmail@chl3ut.org, lneebing@chl3ut.org

Reid Tateoka on behalf of Creditor 21, LLC reidt@mbt-law.com

Stephen B. Watkins on behalf of Creditor Ralph Partners II stephen@hwmlawfirm.com, meghan@hwmlawfirm.com

Stephen B. Watkins on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan stephen@hwmlawfirm.com, meghan@hwmlawfirm.com

United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 9